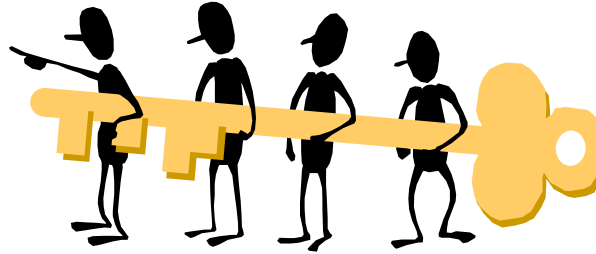




FAITH-BASED HOMEOWNERSHIP FAIR

Using the Key of Faith to Unlock the Door to Your Home



DOOR PRIZES!!!

Meet Senator Carper

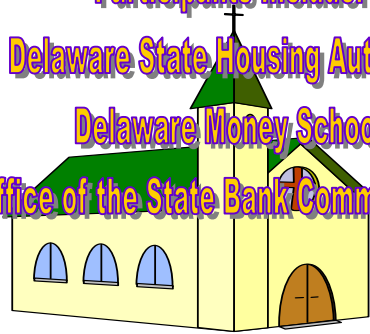
Brought to you by The Delaware Faith-Based Homeownership Network:
United States Senator Tom Carper, The Delaware Federation of Housing Counselors
GMAC Mortgage, Wachovia Bank, Wilmington Trust, and Churches

Participants Include:

Delaware State Housing Authority

Delaware Money School

Office of the State Bank Commissioner



Free & Open to the Public

*Registration Begins at 8:45 a.m.
Home-Buyer Education Seminars
Begin at 9:30 a.m*

FAITH-BASED FAIR LOCATIONS

Free Mortgage Prequalifications

Courtesy of Wilmington Trust



New Castle County

Saturday, April 16

9:00 a.m. to noon

Shiloh Baptist Church

213 W. 23rd St.

Wilmington

FOR MORE INFO CONTACT
CARRIE CASEY at 573-6291

Kent County

Saturday, April 23

9:00 a.m. to noon

Location to be Determined

FOR MORE INFO CONTACT
LORI JAMES at 674-3308

Sussex County

Saturday, May 7

9:00 a.m. to noon

Pilgrim's Ministry of Deliverance

25053 DuPont Blvd.

Georgetown

FOR MORE INFO CONTACT
MARK LALLY at 856-7690

Faith Based Homeownership Fairs

Senator Tom Carper and the Delaware Faith Based Homeownership Network will be hosting a series of three Statewide Faith Based Homeownership Fairs:

Saturday, April 16, 2005, 9:00 a.m. to Noon, Shiloh Baptist Church, 215 W. 23rd Street, Wilmington

Saturday, April 23, 2005, 9:00 a.m. to Noon, To Be Determined, Dover

Saturday, May 7, 9:00 a.m. to Noon Pilgrim's Ministry of Deliverance Church, 25053 DuPont Boulevard, Georgetown

The Delaware Faith Based Homeownership Network, convened by Senator Carper's office and Fannie Mae, has created a strong working relationship among the churches in the State, the Delaware Federation of Housing Counselors, the cities of Wilmington, Dover and Georgetown and lenders to identify new ways of eliminating barriers and increasing homeownership opportunities for minority families in these communities. The purpose of the fair is to educate and empower individuals to take control of their credit and finances so that they can make the dream of owning a home a reality.

Registration will begin at 8:45 a.m. followed by Home Buyer Education Seminars. Attendees will receive free mortgage prequalifications courtesy of the Wilmington Trust Company. Housing counselors, lenders, and realtors will be on hand to provide information and education on the home buying process.

Homeownership in Delaware exceeds the national average at 72%, but the homeownership rate for African-Americans is 50.6 % in the state and even less in Wilmington, Dover and Georgetown. It is Senator Carper's hope that during this week, that hundreds of potential homeowners will be inspired, no matter where they are financially, to begin the process of homeownership. As you know, homeownership creates more stable households, safer neighborhoods, better schools, and stronger communities.

For more information, please contact Ms. Lori James in Senator Carper's Dover office at (302) 674-3308.

FAITH-BASED HOMEOWNERSHIP INITIATIVE

WHEN: In April 2004, United States Senator Thomas R. Carper launched a faith-based homeownership initiative to increase homeownership rates among minorities, using new outreach strategies and technology to streamline the home buying process.

WHY: Increasing home prices in recent years prompted his initiative, as it was becoming increasingly difficult for low and middle income families to pursue homeownership in Delaware. From 2000-2003, home prices rose in each county: up \$35K in New Castle, \$25K in Kent, and \$15K in Sussex. This statewide strategy was developed in partnership with the Fannie Mae Corporation and Senator Carper, with major assistance from Delaware Federation for Housing Counselors, various lenders, and local churches.

HOW: The three-part process for the Senator's initiative works in the following way:

- Homeownership workshops are sponsored by trusted neighborhood organizations, such as churches;
- Those interested can register for follow-up housing counseling sessions with Delaware Federation for Housing Counselors;
- Once the mortgage is ready, the customer's loan file may be transmitted electronically from Home Counselor online to a participating lending partner, thereby streamlining the mortgage application process.

WHERE: Wilmington, Dover, and Georgetown

WHO: To date, 18 churches, 10 counseling agencies, and three lenders are participating.

Since April 2004, 315 families have taken advantage of learning more about this initiative through 25 workshops, held all over the state. Of those families, 104 registered for follow-up counseling sessions.

FUTURE: This program is expected to drastically grow in 2005, with planning well underway for homeownership fairs in the spring and fall. The goal is to have 300 families participate in counseling and add 35 new homeowners in 2005.

MORTGAGE LENDERS

DOVER

Wachovia

101 West Loockerman Street
Dover, DE 19904
Contact: J.D. Hogsten
302-730-5482

WILMINGTON

GMAC

3710 Kennett Pike
Wilmington, DE 19801
Contact: Kim Grim
302-428-3014

Wilmington Trust

1100 North Market Street
Wilmington, DE 19801
Contact: Eileen O'Brien
302-651-8537

COUNSELING AGENCIES

DOVER

First State Community Action Agency

907 South Governor's Avenue
Dover, DE 19901
Contact: Anita Woods
302-674-1355
NCALL Research, Inc.
363 Saulsbury Road
Dover, DE 19904
Contact: Debbie Andrews
302-678-9400

WILMINGTON

Community Housing, Inc.

613 Washington Street
Wilmington, DE 19801
Contact: Kern Piser
302-652-3991

Hockessin Community Center

P.O. Box 393
Hockessin, DE 19707
Contact: Roslyn W. Smith
302-239-2363

Housing Opportunities of Northern DE

100 West 10th Street
Wilmington, DE 19801
Contact: Gladys Spikes
302-429-0794

Connections

500 West 10th Street
Wilmington, DE 19801
Contact: Karen Brady
302-984-3380

Nehemiah Gateway CDC

201 West 23rd Street
Wilmington, DE 19802
Contact: Burnadette Kornegay
302-655-0803

Neighborhood House, Inc.

1218 B Street
Wilmington, DE 19801
Contact: Veronica F. Oliver
302-652-3928

Interfaith Housing Delaware, Inc.
2 South Augustine Street
Wilmington, DE 19804
Contact: Cynthia Karnai-Crossan
302-995-7428

West End Neighborhood House
710 North Lincoln Street
Wilmington, DE 19805
Contact: Joann I. Carroll
302-658-4171

YWCA Centers for Homeownership
233 King Street
Wilmington, DE 19801
Contact: Patricia Kelleher
302-658-7161

CHURCHES

DOVER

Calvary Baptist Church
Queen and Fulton Streets
Dover, DE 19901
Contact: Pastor Richard M. Avant
302-736-6554

Crossroads Christian Church
4867 North DuPont Highway
Dover, DE 19901
Contact: Pastor Anthony Wallace
302-741-2455

GEORGETOWN

Jesus Is Lord Church of Deliverance
40 Ingramtown Road
Georgetown, DE 19947
Contact: Pastor Bonnie Bigelow
302-856-4551

Pilgrim's Ministry of Deliverance
25053 DuPont Boulevard
Georgetown, DE 19947
Contact: Bishop Levin Bailey
302-684-8704

WILMINGTON

Community Bible Deliverance Family
206 North Union Street
Wilmington, DE 19801
Contact: Pastor Kenneth Porter
302-655-4665

New Mt. Bethel Baptist Church
504 West 5th Street
Wilmington, DE 19805
Contact: Pastor Richardson
302-654-3134

Ezion Mt. Carmel
800 North Walnut Street
Wilmington, DE 19801
Contact: Rev. Dr. H. Ward Greer
302-654-3103

Rhema Ministries
100 Philadelphia Pike
Wilmington, DE 19809
Contact: Pastor, Dr. Donald Morton
302-762-2442

Friendship Baptist Church
530 East 4th Street
Wilmington, DE 19801
Contact: Rev. Russell Byrd
302-652-9429

Rock of Ages Baptist Church
28 Meadowbrook Avenue
Wilmington, DE 19804
Contact: Rev. Herbert J. Owens, Sr.
302-995-0772

Mt. Joy United Methodist Church

455 Townsend Street
Wilmington, DE 19801
Contact: Rev. Derrick E. Porter
302-655-7751

New Calvary Baptist Church

610 South Heald Street
Wilmington, DE 19801
Contact: Rev. Vincent Oliver
302-652-9565

New Destiny Fellowship

2900 North Van Buren Street
Wilmington, DE 19802
Contact: Bishop Thomas Weeks
302-762-5600

Shiloh Baptist Church

215 West 23rd Street
Wilmington, DE 19802
Contact: Rev. Dr. Clifford L. Johnson
302-655-5315

St. John African Methodist Church

77 New London Road
Newark, DE 19711
Contact: Pastor Steve Wright
302-454-7269

Tabernacle Baptist Church

501-505 Washington Street
Wilmington, DE 19801
Contact: Bishop Aretha Morton
302-658-9880

Senator Carper's Floor Statement:

Mr. CARPER. Mr. President. I rise today to recognize Fair Housing Month and the efforts of Housing Opportunities of Northern Delaware (HOND). On April 4, 2005, HOND will hold their 22nd Annual Proclamation Signing Ceremony. Their theme for this year will be "Diversifying our neighborhoods with quality by building relationships through culture and lifestyles."

In April 2005, the nation will observe the 37th anniversary of the passage of the Fair Housing Act, the groundbreaking legislation that affirmed in this country the right of every citizen to obtain the housing of their choice without being limited by race, color, religion, national origin, sex, disability or familial status.

Housing Opportunities of Northern Delaware, Inc. is a non-profit organization promoting fair and equal housing opportunities in the sale and rental of housing in Delaware. HOND also provides housing programs which support the mission of equal access to housing and provide information about the law and housing programs available to Delaware residents. HOND is governed by a Board of Directors composed of a cross-section of business and community representatives.

HOND is unique in that they were created primarily to provide Fair Housing Law education to Delaware residents. Their mission is to eradicate housing discrimination through education, advocacy, and enforcement of local and national laws, and to promote fair and equal access to housing in rental, sales, homeowner insurance, and mortgages wherever one may choose to live.

It is well known that fair housing opens doors of opportunity. To communicate this belief, HOND focuses its activities around six functions. The first is education. HOND provides current information about housing and fair housing practices to existing community groups and counseling agencies. A variety of workshops, seminars and literature are developed for consumers, community groups, housing professionals and private business persons.

The second is compliance. HOND works with and encourages realtors, bankers, apartment managers, landlords and others to comply with fair housing regulations. HOND also works closely with government agencies including FDIC, HUD, State Human Relations Office and Commission, the City of Wilmington and New Castle County.

Direct assistance is the third function. HOND provides assistance and counseling to individuals who believe they are victims of unfair housing practices. HOND works with community groups and counseling agencies that are interested in fair housing.

The fourth function is advocacy. HOND monitors legislation of local, state, and national levels and serves as an advocate for fair housing.

Research is the fifth function. HOND develops and conducts research projects to eliminate inequitable housing practices. Consumers, community groups, and public and private housing organizations participate in these research projects.

Finally, there are special projects. HOND works with community groups, agencies, and others who have projects in mind to promote fair housing.

I rise today to thank Housing Opportunities of Northern Delaware, Inc. for all that they do in Delaware to better the lives of our residents. Their focus on serving our community is laudable, and I look forward watching their continued success and the impact it has on the people of Delaware.